

SUBSTITUTE OF TRUSTEE

WHEREAS, on October 18, 1999, a Land Deed of Trust was executed James Tuggle and Evelyn Powers Tuggle to John B. Philip, Trustee for EquiCredit Corporation/Ala. & Miss., beneficiary, which Deed of Trust is recorded in the land records located in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi, in Land Deed of Trust Book 1162, at Page 540, and

WHEREAS, it being the desire of EquiCredit Corporation/Ala. & Miss. to substitute another Trustee in place and stead of the aforesaid Trustee as it has a legal right to do under the terms and provisions of said Land Deed of Trust, and,

NOW, THEREFORE, by and through its duly authorized officer, EquiCredit Corporation/Ala. & Miss. does hereby nominate and appoint Gregory P. Giddens as Substitute Trustee in the place and stead of the Trustee aforesaid named in that certain Land Deed of Trust recorded in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi, in Land Deed of Trust Book 1162, at Page 540.

WITNESS THE SIGNATURE of EquiCredit Corporation/Ala. & Miss. by its duly authorized officer this the 12 day of July, 2001.

EquiCredit Corporation/Ala. & Miss.

Robert Hardman
By: Robert Hardman, Vice President (B)w

STATE OF FLORIDA

COUNTY OF DUVAL

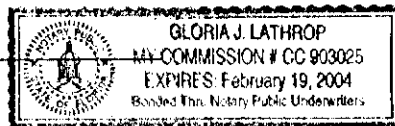
PERSONALLY appeared before me, the undersigned authority in

and for the State and County aforesaid, Robert Hardman, who acknowledged that he executed and delivered the above and foregoing instrument in his official capacity as Vice President of EquiCredit Corporation/Ala. & Miss. on the day and year therein mentioned as the act and deed of the corporation, being first duly authorized so to do.


GIVEN UNDER MY HAND and official seal of office, this 12
day of JULY, 2001.


NOTARY PUBLIC

My Commission Expires:



Prepared by:
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Attorney at Law
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STATE MS.-DE SOTO CO. 
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